

EXHIBIT A-7



PO Box 77404
Ewing NJ 08628

+ 0545307 000001820 09SP13 00064023 P0

GEORGE A CALCUT
GERI M CALCUT
6652 E VIRGINIA STREET
MESA, AZ 85215





06/01/2021

Hours of Operation:

Customer Service: Monday - Friday, 8:30 AM to 8:00 PM ET

Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

GEORGE A CALCUT
GERI M CALCUT
6652 E VIRGINIA STREET
MESA, AZ 85215

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to: PO Box 77423, Ewing, NJ 08628



RE: Loan Number:

Property Address:

6652 E VIRGINIA STREET
MESA, AZ 85215

Dear Borrower(s):

You have been approved for the foreclosure prevention alternative described on the next page. Please review the offer in its entirety as it is important that you understand all of what is required of you in order to take advantage of the offer.

The owner and assignee of your loan is: PARAMOUNT RESIDENTIAL MORTGAGE GROUP

You were not approved for the following foreclosure prevention programs for the reason(s) specified below:

<i>Payment Plans</i>		
Program	Determination	Reason for Non-Approval
Special Forbearance COVID-19	Non-Approved	The hardship reason provided on your application has been resolved.
Repayment Plan	Un-Evaluated	
Special Forbearance	Un-Evaluated	

<i>Modifications</i>		
Program	Determination	Reason for Non-Approval
Disaster Modification	Approved	
Standard Modification	Un-Evaluated	
Affordable Modification	Un-Evaluated	
Streamline Modification	Un-Evaluated	

<i>Liquidation</i>

Program	Determination	Reason for Non-Approval
Pre-Foreclosure Sale	Un-Evaluated	
Deed-in-Lieu	Un-Evaluated	

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

The federal agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580

LM024 025 PO V5





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Dear Borrower(s):

Why am I receiving this letter?

Thank you for contacting us about your mortgage. Based on careful review of the information you provided, we are writing to advise that we have completed our review of your assistance application and have been able to approve you for the following mortgage assistance program:

VA Disaster Modification

What steps do I need to take next?

This is the first step toward qualifying for a permanent loan modification. If you satisfy all of the terms of the offer, successfully complete the trial period plan by making the required payments, and return a signed loan modification agreement, we will sign the loan modification agreement and your loan will be permanently modified. Please review this letter in its entirety as it is important that you understand all of what is required of you in order to take advantage of this offer.

Once you have carefully read the contents of this letter and understand your responsibilities under the "Trial Period Plan", you must advise us if you accept our offer to participate in this mortgage assistance program.

ACT NOW!

To accept this offer you must call within 14 days from the date of this notice, and let one of our representatives know that you accept the terms of the offer as presented in this letter, and that you intend to participate in this mortgage assistance program. If you fail to inform us of your intent to participate by 06/15/2021, it will result in this offer being withdrawn. Please be aware that your first trial period plan payment may not come due until after this 14 day timeframe, but we must still hear from you by 06/15/2021, to indicate that you accept our offer and intend to participate in this mortgage assistance program.

Paramount Residential Mortgage Group, Inc.
425 Phillips Blvd
Ewing, NJ 08618

Phone: 855-622-3194



Once you have advised us that you have accepted the offer to participate in this mortgage assistance program, you **MUST** make the following trial period payments in a timely manner. Your interest rate during the Trial Period Plan is 3.5 %.

Please note that you will be making these payments instead of your normal monthly mortgage payments, and that you must make all of the payments required in your, "Trial Period Plan", in order to be considered for a permanent modification.

Trial Period Plan

Trial Period Payment Number	Trial Period Payment	Due Date On or Before
1	\$1,367.78	07/01/2021
2	\$1,367.78	08/01/2021
3	\$1,367.78	09/01/2021

Estimated Modification Terms

1st Trial Payment Due Date: 07/01/2021

Principal & Interest: \$1,151.82

*Escrow: \$215.96

New Estimated Monthly Payment (including escrow, if applicable): \$1,367.78

Unpaid Principal Balance at Time of Trial Modification: \$256,504.81

Partial Claim Amount: \$0.00

**Modification Note Rate: 3.5 %

Date Note Rate Effective: 09/01/2021

*Please note that the Escrow Amount is subject to change as taxes and insurance amounts will vary.

**For step rate/adjustable rate modifications, this rate is subject to change per the requirements of the step or adjustable rate modification granted. Your final loan modification documents will include a step rate schedule.

Terms of your modification include:

- Make all trial plan payments on or before the trial plan due date.
- All original signers of the mortgage must be willing and able to sign the final modification document.
- If protected by Bankruptcy laws, Bankruptcy court approval of the modification terms may be required.
- Our title review must return satisfactory results including but not limited to valid property ownership and acceptable lien status.

*****Modification Transaction Costs Due*****

Escrow Advance and/or Setup: \$1,024.06

Late Charges, NSF, and/or Other Fees: \$0.00

Attorney Fees and Costs, if applicable: \$0.00

Recoverable Advances: \$0.00

Accrued Interest, if applicable: \$4,352.55

Misc: \$0.00

Estimated Total Amount Capitalized into the Modification: \$6,370.08

Please note that these amounts are estimated and are subject to change once all trial payments have been satisfied and this trial modification is converted to a permanent modification.

Who can I contact if I have questions or concerns?

You can submit additional information or required documentation related to this mortgage assistance program offer to us:

- By fax: (609) 718-2655
- By mail: Loss Mitigation Department
PO Box 77408
Ewing, NJ 08628-6408

If you are sending more than one page of documents, please print your name and loan number at the top of each page!

Please use the following address when submitting your trial plan payments:

425 Phillips Blvd.,
Ewing, NJ 08618

If you have any questions or concerns regarding this trial modification offer, you can call us at 855-622-3194 during the business hours listed above.

Is there additional information I should know?

The trial period payment amounts listed above include principal and interest payments and may also include an escrow amount if required per the investor's guidelines and/or federal regulations. Your existing loan and loan requirements remain in effect and unchanged during the trial period.

If each trial period plan payment is not received by us in the month in which it is due, you will no longer be eligible for a loan modification and your loan will not be modified.

Failure to make your trial period plan payments on a timely basis may also affect your ability to qualify for another loan modification in the future. If your last trial period plan payment is made in the last half of the month it is due, we may elect to extend your Trial Period Plan by an extra month.

- There are no modification processing fees for this trial period plan or for modifying your mortgage.

- Depending upon investor requirements, your unpaid late charges may be waived if your loan is modified.
- There are no penalties for paying more than the amount due or for paying off the mortgage early.

Dependent upon your investor's guidelines and/or federal regulations, your trial period plan payments may include an escrow amount. Escrow items could include, but are not limited to, the following: Property taxes, insurance (homeowner's insurance, hazard insurance and/or flood insurance), and homeowner's association dues. The specific type of mortgage assistance program for which you have qualified, your investor's guidelines, as well as federal regulations, will dictate which, if any of these items will need to be paid by the establishment of an escrow account as part of your trial period plan payments, and if approved, your permanent modified mortgage payments.

If it is determined that your modified payments, both trial payments and permanent payments, must include an escrow amount for property taxes and homeowner's insurance, an escrow analysis will be completed. The escrow analysis will begin by validating your yearly property taxes and insurance premiums, then dividing those by twelve months to calculate the monthly payment, and lastly adding two months of each as a cushion for any payments that could be due soon. If applicable, disbursed escrow amounts will not be capitalized but will be added to the escrow shortage needed to pay future escrow amounts, resulting in an increase of the current contractual monthly principal, interest, taxes and insurance payment, over a 60-month escrow repayment period.

After all trial period payments have been made timely, your mortgage will be reviewed to be permanently modified. In order for your mortgage to be able to be permanently modified, our title search must show that the property is clear of other liens and/or the other liens have been subordinated. We must receive all required documentation requested from you. Once your mortgage has been permanently modified, you will have the option to prepay your mortgage without restriction or penalty, if you choose to do so. If you do not prepay your mortgage, you must continue to make your mortgage payments in a timely manner. If you fail to do so and your mortgage becomes delinquent, your ability to qualify for another mortgage or loan modification in the future may be affected.

Mortgage Assistance Program Evaluation Summary

You were evaluated for mortgage assistance programs based on the eligibility requirements of the owner of your mortgage loan. These requirements for determining your eligibility for mortgage assistance programs include determining whether you are experiencing a temporary or permanent financial hardship, and a review of your financial circumstances.

On the attached Mortgage Assistance Program Evaluation Summary, you will find the specific reasons for any program eligibility or ineligibility.

Right to Appeal

You have the right to appeal our determination not to offer you the loan modification Trial Period Plan(s) listed above. If you would like to appeal, you must contact us in writing at the address provided below, no later than 06/25/2021, and state that you are requesting an appeal of our decision. You must include in the appeal your name, property address, and mortgage loan number. You may also specify the reasons for your appeal, and provide any supporting documentation. Your right to appeal expires 06/25/2021. Any appeal requests or documentation received after 06/25/2021 may not be considered.

If you elect to appeal, we will provide you a written notice of our appeal decision within 30 calendar days of receiving your appeal. Our appeal decision is final, and is not subject to further appeal.

If you elect to appeal, you do not have to accept this Trial Period Plan until resolution of the appeal. If we determine on appeal that you are eligible for a different foreclosure prevention program, we will send you an offer for that program. In that case, you will have 14 calendar days from the date of the appeal decision to indicate your intent to accept either the Trial Period Plan offer (which may be revised to reflect new Trial Period Plan payment due dates and payment amounts if you have not already accepted it) or the new offer.

If you wait to accept the current offer until after receiving our appeal decision, your loan will become more delinquent. Any unpaid interest, and other unpaid amounts, such as escrows for taxes and insurance, will continue to accrue on your mortgage loan during the appeal, and will be added to the balance of your loan if permitted by applicable law.

Appeal documents may be sent:

By Mail to: Loss Mitigation Department
 PO Box 77408
 Ewing, NJ 08628-6408

or via Fax to: Loss Mitigation Department
 (609) 718-2655

Costs: Loss mitigation options may have costs associated with them that you may be responsible for after completion of loss mitigation. Examples of these costs include title searches, appraisals and valuations. The costs may vary depending on the loan information, geographic area, etc. Please contact us for information on costs that may be associated with your loss mitigation evaluation.

Credit Reporting: Please note that we will continue to report the delinquency status of your loan to credit reporting agencies as well as your entry into a Trial Modification in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements. For any property located in a federally declared disaster area, please note that we suspend reporting to all credit reporting agencies for the duration of the Trial Modification. **CREDIT SCORING COMPANIES MAY CONSIDER WHETHER THERE IS AN INCREASED CREDIT RISK DUE TO THE LACK OF REPORTING. WE ARE UNCERTAIN AS TO THE IMPACT ON YOUR CREDIT SCORE, PARTICULARLY IF YOU ARE CURRENT ON YOUR MORTGAGE OR OTHERWISE HAVE A GOOD CREDIT SCORE.**

Please be advised that if your loan is in a Special Flood Hazard Area (SFHA) and you are approved for a loan modification, you will be required to escrow the minimum amount of coverage required by the Flood Disaster Protection Act of 1973, as amended (42 U.S.C. 4012a). If you are approved for a loan modification, you will be required to acknowledge receipt of the Federal and any State required Flood Insurance Coverage notices. If you currently have flood insurance, there may be an increase in your flood insurance premium.

Thank you.

Enclosures:

- (1) Mortgage Assistance Program Evaluation Summary
- (2) Frequently Asked Questions
- (3) Additional Trial Period Plan Information and Legal Notices

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY – This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.



FREQUENTLY ASKED QUESTIONS

Get the answers you need to some of the most common questions.

Q. What is a Loan Modification?

A Loan Modification offers you the ability to permanently modify your loan—helping to make your mortgage more affordable for the life of the loan.

Q. Why are you offering me this option?

We want to continue to work with you to determine a long-term solution. We know many homeowners are struggling with their mortgage payments and need assistance. That's why we are offering you the opportunity to qualify for a Loan Modification. Our goal is to help make your mortgage more affordable, and most importantly, help you keep your property and avoid foreclosure.

Q. What are the benefits of a Loan Modification?

A Loan Modification offers you a permanent long-term solution to make your mortgage more affordable.

Q. Is there a trial period I have to complete?

Yes. There is a trial period for the Loan Modification. You will be required to complete a trial period prior to entering into a permanent Loan Modification Agreement. Your loan will not be permanently modified until you successfully complete the Trial Period Plan and you enter into a permanent Loan Modification Agreement.

Q. Why is there a trial period?

The trial period offers you immediate payment relief (and could prevent a foreclosure sale) and allows you to demonstrate that you can consistently manage the estimated modified mortgage payment. Note: This is only a temporary Trial Period Plan. Your existing loan and loan requirements remain in effect and unchanged during the trial period.

Q. When are my trial period payments due?

Your payment amount and the day each month that your payment is due during the trial period is listed within this letter, in the section labeled, "Trial Period Plan."

Q. What happens if I can't afford the new payments?

If you do not make the specified trial period plan payments in full in the month when due, you will not qualify for a permanent modification. If you successfully complete the Trial Period Plan and enter into a permanent Loan Modification Agreement, and you are 60 days late within the first 12 months, you will no longer be eligible for the modified payment terms.

Q. What happens if I misstate or misrepresent my information/documentation?

If you have intentionally misrepresented any fact(s) in connection with any of the documentation you have submitted to demonstrate your status, financial information or hardship, the Trial Period Plan and any Loan Modification Agreement may be cancelled (and we may pursue foreclosure proceedings). Additionally, knowingly submitting false information may violate federal law.

Q. What else should I know about this offer?

- You must continue making your payments in accordance with the terms of the trial payment plan agreement until the permanent modified mortgage has been ratified by all parties.
- If you make your new Trial Period Plan payments timely **we will not refer your loan to foreclosure counsel, or conduct a foreclosure sale.**
- Depending upon investor requirements, your unpaid late charges may be waived if your loan is modified.

Your credit score may be affected by accepting a Trial Period Plan or modification. The impact of a loan modification on a credit score depends on the overall composition of the consumer's credit profile as well as how the new loan modification credit obligation is reported. The credit score could remain unchanged, increase or decrease. For more information about your credit score, go to: <https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/>.

FREQUENTLY ASKED QUESTIONS

Get the answers you need to some of the most common questions.

Q. How was my new payment in the trial period determined?

Your trial period plan payment is based upon a variety of factors including your verified income, current value of your property, unpaid loan balance and amounts past due. Your trial period plan payments will include an escrow amount (if required). Escrow items could include, but are not limited to, the following: Property taxes, insurance (homeowner's insurance, hazard insurance and/or flood insurance), and homeowner's association dues. Due to this, your modified monthly payment may change if your property taxes and insurance premiums or other escrowed expenses change. Based on the investor's requirements and federal regulations, and the specific mortgage assistance program which you qualify for, you may be required to establish an escrow account, even if you did not have an escrow account before. The timing of your tax and insurance bills may require that you make a payment to cover any such bills when they come due. This is known as an escrow shortage. Your loan has an escrow shortage of \$0.00

Q. When will I know if my loan can be modified permanently and how will the modified loan balance be determined?

Once you make all of your trial period payments on time, we will send you a permanent Loan Modification Agreement detailing the terms of the modified loan. You should return to us two copies of the signed modification agreement. We will sign and return a copy to you. Any difference between the amount of the trial period plan payments and your regular mortgage payments will be added to the balance of your loan along with any other past due amounts as permitted by your loan documents. While this will increase the total amount that you owe, it should not significantly change the amount of your modified mortgage payment.

Q. Will my interest rate and principal and interest payment be fixed after my loan is permanently modified?

Depending on your Investor, your modified loan may result in your interest rate and monthly principal and interest payment being fixed for the life of your loan. Depending on the investor's requirements, federal regulations, the specific mortgage assistance program which you qualify for, your new monthly payment may also include an escrow amount. Escrow items could include, but are not limited to the following: Property taxes, insurance (homeowner's insurance, hazard insurance and/or flood insurance), and homeowner's association dues. If this is applicable, we will separately notify you of the escrow amount to include with your monthly payment. If the cost of your homeowners insurance, property tax assessment or other escrowed expenses change, your monthly payment will change as well.

Q. What if I need further assistance?

- Please contact us anytime at 855-622-3194, especially if you experience another event that may prevent you from making your mortgage payment.
- For a list of HUD-approved housing counseling agencies that can provide free foreclosure prevention and debt management information, and may be able to provide translation or other language assistance, contact one of the following federal government agencies:
 - The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or www.hud.gov/counseling
 - The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/mortgagehelp

Loan Number: [REDACTED]**Additional Trial Period Plan Information and Legal Notices**

The terms of this offer are accepted and the terms of your Trial Period Plan are effective on the day you make your first trial period payment, provided you have paid it on or before the last day of the month in which the first payment is due (please see the section labeled, "Trial Period Plan" for payment amounts and due dates). By accepting this offer, you and we agree that:

You are certifying that all information you previously provided, e.g. regarding your status, income, expenses and hardship is still true and correct.

- You certify that all of the written information you previously provided to the Servicer in the Hardship Affidavit you signed as part of this modification continues to be true and correct. This includes, among other things, information about your status and the status of the property, your income and expenses, and your hardship. You understand that the Servicer is relying on your certification in offering you the Trial Period Plan and any Loan Modification Agreement. If there have been any changes in the information you provided, you must contact Servicer at 855-622-3194 to discuss whether the changes affect your Trial Period Plan or eligibility for a loan modification. You must have this discussion before you send in your first trial period payment.

We will not proceed to foreclosure sale during the trial period, provided you are complying with the terms of the Trial Period Plan.

- Any pending foreclosure action or proceeding may be immediately resumed if you fail to comply with the terms of the Trial Period Plan or do not qualify for a modification. No new notice of default, intent to accelerate, acceleration or similar notice will be necessary to continue the foreclosure action, and all these notices are waived to the extent permitted by applicable law.

During the trial period, we may accept and post your trial period payments to your account and it will not affect foreclosure proceedings that have already been started.

- You agree that we may hold the trial period payments in an account until sufficient funds are in the account to pay each of your monthly trial period payment obligations. You also agree that we will not pay you interest on the amounts held in the account. Any amounts remaining at the end of the trial period will be applied to any outstanding amounts that you owe at the end of the trial period, reducing the amount that will otherwise be added to the principal balance of your modified loan.
- Our acceptance and posting of your new payment during the trial period will not be deemed a waiver of the acceleration of your loan or foreclosure action and related activities, and shall not constitute a cure of your default under your loan, unless the payments are sufficient to completely cure your entire default under your loan.

If your monthly payment did not include escrows for taxes and insurance previously, you may now be required to establish an escrow account for these items.

- If required by the investor, and/or federal regulations: You agree that any prior waiver that allowed you to pay directly for items that might otherwise be escrowed, such as, taxes and insurance, is hereby revoked. You agree to the establishment of an escrow account for all applicable escrow items and to pay the required amount into that account, if applicable.

Your current loan documents remain in effect; however, you may make the trial period payments instead of the payments required under your loan documents.

- You agree that all terms and provisions of your current mortgage note and mortgage security instrument remain in full force and effect and you will comply with those terms; and that nothing in the Trial Period Plan



shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the loan documents.

